

## IN THE CLAIMS

Kindly amend Claims 1, 3, 6, 11, 13, 18 and 20 as follows. The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended): A system for automatically establishing a merchant account for transaction card usage comprising:

a central hub and communication means for providing communication between an agent and a transaction card issuer/processor for submitting a merchant application for approval for the merchant to transact commerce with a customer who uses a transaction card ~~for receiving transaction card usage approval~~; and

means for providing a report to the agent from the transaction card issuer/processor.

2. (original): The system of claim 1 wherein the central hub is a website.

3. (Currently Amended): The system of claim 1 wherein the communication means utilize a file transfer protocol on the internet.

4. (original): The system of claim 3 wherein the file transfer protocol allows for secure file transfer between the agent and the transaction card issuer/processor.

5. (original): The system of claim 1 wherein the merchant application submitted to the transaction card issuer/processor comprises information automatically readable by the transaction card issuer/processor.

6. (Currently Amended): The system of claim 1 wherein said report submitted to the agent comprises a grant or denial of the merchant application submitted to the transaction card issuer/processor.

7. (original): The system of claim 1 wherein said report comprises a statistical record relating to the success rate of the agent in establishing merchant accounts.

8. (original): The system of claim 1 further comprising means for sending a file to the transaction card issuer/processor from the agent.

9. (original): The system of claim 8 wherein said file comprises a report detailing changes to the merchant account.

10. (original): The system of claim 1 wherein said communication means communicates a plurality of merchant applications simultaneously to the transaction card issuer/processor.

11. (Currently Amended): A method for automatically establishing a merchant account for transaction card usage for a merchant between an agent and a transaction card issuer/processor comprising:

the agent submitting a merchant application for approval for the merchant to transact commerce with a customer who uses a transaction card ~~for receiving transaction card usage approval~~ to the transaction card issuer/processor via a central hub; and

the agent receiving an automatic communication from the transaction card issuer/processor via the central hub relating to approval or denial of the merchant application.

12. (Original): The method of claim 11 wherein said central hub is a website.

13. (Currently Amended): The method of claim 11 wherein said merchant account application is submitted to the transaction card issuer/processor via a file transfer protocol.

14. (Original): The method of claim 11 further comprising the step of the agent submitting the merchant account application and/or the automatic communication via a secure file transfer protocol.

15. (Original): The method of claim 11 further comprising the step of the agent receiving a report from the transaction card issuer/processor.

16. (Original): The method of claim 15 wherein the report comprises a statistical record relating to the success rate of the agent in establishing merchant accounts.

17. (Original): The method of claim 11 further comprising the step of the agent submitting a file to the transaction card issuer/processor.

18. (Currently Amended): The method of claim 11 wherein ~~[[said]]~~ the step of the agent receiving the automatic communication from the transaction card issuer/processor occurs substantially immediately after the step of the agent submitting ~~[[a]]~~ the merchant account application to the transaction card issuer/processor.

19. (Original): The method of claim 11 further comprising the step of the agent submitting a plurality of merchant account applications to the transaction card issuer/processor.

20. (Currently Amended): The method of claim 19 further comprising the step of the agent receiving a plurality of automatic communications relating to the approval or denial of the plurality of merchant account applications.